A STUDY OF WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS IN DISTRICT BILASPUR OF HIMACHAL PRADESH

SYNOPSIS

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Introduction

Half of all people on earth are women, who are an integral component of society. They also contributed significantly to the development of society and the economy by upholding a variety of standards, including those around procreation, home responsibilities, and productive endeavors. The majority of developing nations, however, discriminate against women based on their gender. Based on their standing in relation to other family members, women who live in the same home are subject to a number of constraints. As a result, women's power and options are constrained not just by their unique traits but also by the outside forces that have an impact on them, such as constitutional rights, societal norms, and domestic circumstances. Even though the Indian Constitution guarantees women equal rights, cultural and sociological barriers prevent Indian women from taking advantage of this right. The key causes include financial dependency, the population's gender ratio, health state, pay disparities, and a lesser level of involvement in household decision-making. While the status of women has improved over the past 20 years, societal and institutional barriers continue to limit the opportunities for gender equality in areas including job, care giving, and domestic freedoms.

In India, the government and non-governmental organizations are working to facilitate and improvise the opportunities available to women by focusing on empowerment strategies to bring women from a condition of dependency to a state of independence. Therefore, women's empowerment is defined as making women able to enjoy their rights to control and improve their economic conditions. The cornerstones of empowerment are described as having agency, being conscious of gendered power dynamics, having self-assurance, and having self-esteem. The government of India has taken many steps for the empowerment of women and enforced various measures, including constitutional measures, legal measures, and educational and economic development programs. Empowerment is a method of gaining control over a group's operations; it is defined as taking part in a group in a respectful and reflexive manner for the acquisition of equitable command over and rights to resources. It's also a practice by which the disadvantaged become conscious of the power dynamics that exist in their lives, and build abilities and expertise for getting control, exercise control without infringing on others' privileges, and encourage others in their group to become more powerful.

The notion of women's empowerment takes its roots from the various important critics and debates brought about during the 1980s global women's movement, when feminists in the developing world voiced their displeasure by adhering to 'Women and Development,' and 'Gender and Development' models. Because of this, the primary strategy for empowering women is to increase people's independence and capacity for self-reliance, with a focus on enhancing mindsets toward success and self-confidence. Many methods have been developed to support women's empowerment. These strategies include empowering women, reducing poverty, and achieving financial independence. Self-help groups (SHGs) have recently emerged as one of the most sophisticated and effective strategies for women's emancipation in the nation as a whole, as well as in Himachal Pradesh. These clubs are voluntarily formed by women who share common interests and collaborate to achieve social and economic goals.

These organizations were started with the intention of mutual support and well-being. The majority of self-help groups in India are started by women, and each organization has between 10 and 20 female members. Self-help group participation brings previously unconnected women together and provides an opportunity for information sharing and discussion on developmental difficulties. The self-help groups were founded with the following goals in mind: encouraging group activities for the execution of sustainable development and welfare program with women groups' engagement. Trying to inculcate the habit of saving and financial inclusion in low-income women.

In India, the notion of self-help groups emerged in 1970, when Ella Ben Bhatt setup self -employed women's Association in Ahmedabad, which gave credit to women to assist them become self-sufficient and self-employed. In the year 1992, NABARD initiated a program to promote self-help groups and provide microcredit to poor women. The government of India also initiated various programs to promote women's self-help groups by launching many schemes such.

The self-help group approach not only generates women's income but also helps women to uplift their socio-economic development along with their contribution to the process of empowerment.

Women Empowerment

Women are the main drivers of the economy at all levels, and empowering women is essential to ending poverty. Women's participation in reducing deprivation through both

financially rewarding and non-financially rewarding actions at home and at work has given members of these groups a great deal of confidence. Empowerment is the process through which a person comes to grasp the relationship between their goals and their knowledge of how to achieve them, as well as the relationship between their goals and their successes. It is a concept that describes the process of creatively leveraging one's own resources to acquire and exercise power. This has greatly boosted each group member's confidence. Additionally, a method of utilizing one's talents has offered self-help group participants a great deal of self-assurance. The empowerment of women requires educating them to become more aware individuals who are engaged in politics, productive in the workplace, and self-sufficient, as well as able to engage in educated discussion on topics that have an impact on them.

The notion of women's empowerment was first proposed during the world-level Women's Conference in Nairobi in the year of 1985, and that described it as the transfer of societal power and resource control in favor of women. In its definition of women's empowerment, the aspects of the United Nations Development Fund for Women are as follows:

- Attaining comprehension and knowledge of gender issues and the transformations that can be made to these relations.
- Acquiring self-worth, confidence over one's ability to bring about needed outcomes, and control over one's own lives.

In India, the country designated the year of 2001 as Women's Empowerment Year. However, a pronouncement alone may not be enough to bring about the desired improvement in women's standing. Women's empowerment, therefore, refers to the transformation of members of underrepresented groups. It suggests that the hidden meaning of empowerment includes political, social, and cultural empowerment. Development organizations should strive towards empowering behavior rather than empowerment in order to change the conversation's focus. Thus, the "empowerment" of women should be seen as the removal or reduction of obstacles that prevent them from achieving their objectives.

Women Empowerment in the Context of India

The 21st century with its start in 2001 was declared as ‘Women’s Empowerment Year’ by the Government of India with a dream of granting equal status to women. The most widely used definition of "women's empowerment" is the capacity to exercise total

control over one's actions. The statuses, as well as reactions of women in our society, have changed dramatically during the last several decades. Policy approaches have shifted from 1970s' "welfare" idea to the 1980s' "development," and now to the 1990s' "empowerment" idea. Some groups of women's increased awareness of their oppression in numerous facets of domestic and public life has accelerated this process. They can indeed organize themselves around issues that might affect how they stand as a whole.

Women's Empowerment through Micro-Financed (SHGS)

Microfinance to low-income households has become almost unquestionably regarded as one of the most effective programs to relieve poverty in developing countries. Microfinance institutions, by definition, are those that provide small-cash loans and to help the impoverished in rural, and urban areas enhance their income and raise their level of, other financial services and products are offered. This type of description covers a wide range of actions, from individual agents in the informal sector to informal groupings and formal sector institutions. Self-Help Groups (SHGs) have been widely recognized as a method to harness social capital and enhance the well-being of those who are less fortunate. Local forms of association based on trust, reciprocity standards, and networks are now mainstream development organizations' and the World Bank's social capital strategy. They build not only economic and social wealth, but also collective consciousness in the face of persecution in developing countries. The Self-Help Group was created with the goal of empowering rural women living in poverty. One of the most important requirements for women's up liftment is their social and financial empowerment, as stressed by the national women's perspective plan. Self-help groups are characterized as voluntary associations that place a high importance on interpersonal communication and helping one another in times of need and majority of its members regard as changeable, pressing, and personal.

SHG's Functions

The self-help groups involves in a variety of activities to accomplish the goals. The following are these pursuits:

i. **Savings:** Efforts should be made, no matter how minor, to mobilize financial resources. The intention is to develop the routine of saving from any available household income.

ii. **Loan and Repayment:** As micro financial organizations, self-help groups should be able to issue credit to its members in lower amounts over time. In order for

other members to benefit as well, members are also encouraged to refund the lender they lend on record, in complete, and with interest.

iii. **Register of Account and Records:** The decisive aspect of self-help groups make sure all ledgers and books are up to date. A good account reflects the goodwill of the organization. Records are valuable not only as a source of information, but also as a tool for making decisions and preparing the future.

iv. **Linkages:** With financial institutions and others, self- help groups plan to develop a relationship with cooperative bank, rural branch of banks as well as a connection to public entities and other donor agencies.

v. **Training and Skills Development Activities:** Self-help organizations require on-going special intervention, support, direction, and counsel for improvement and development. They require on-going supervision, and training assistance helps them increase their performance and talents.

In Himachal Pradesh, the Self-Help Group Movement

Himachal Pradesh has raised to the top among India's hill states. Himachal Pradesh covers 55,673 square kilometers and has a population of 68.6 lakh persons (according to 2011 Census of India). In Himachal Pradesh, the density per square kilometer is 123, the literacy rate is 83.78 percent, and the sex ratio (females per thousand males) is 972 (GOI Census, 2011). The Self-Help Group movement has taken root in this state and is now well established. With the help of human resources and financial items, the movement has grown. In the state, 35000 Self-Help Groups (SHGs) are active. By the end of December 2007, Himachal Pradesh has 29000 Self Help Group credit tied in schemes with banks. In Himachal Pradesh, there were 16586 Self Help Group villages and 986 bank branches associated with the micro credit movement as of December 2007. The centrally funded scheme 'Swaymsidh' is being implemented by the department in eight blocks, namely Rohru, Baijnath, Chamba, Solan, Pachhad, Jhanduta, Lambagaon, and Kersog, for empowering women economically and socially. So far, 800 women Self-Help Groups (SHGs) have been created in these blocks under this plan, and members of SHGs have saved a total of Rs. 160.85 lakh through this scheme as of December 2007. Under the ICDP, this scheme is entirely funded by the government. Each block has developed 100 Self Help Groups as a result of this. There are 745 Self Help Groups in the state that are affiliated to a bank for microcredit. They have disbursed a total of Rs. 268 lakhs in loans to 7196 women. Up to Rs. 10585 lakh is being saved and inter-loaned

by all Self-Help Groups. SHG members engage in income-generating activities such as bee keeping, dairy farming, mushroom growing, and pickle cultivation‖.

In Himachal Pradesh, the National Rural Livelihood Mission (NRLM), which seeks to assist all under privileged households and boost them so they can reduce inequality and live honorably, is being successfully carried out. About 50,000 women from BPL and low income homes in the state have been integrated into the mission through 9146 Self Help Groups (SHG). Around 11000 SHGs have been established since the NRLM's launch in 2013–14, with a total credit of Rs. 90 crore granted over three-year period. Additionally, a significant human resource base has been created by selecting 300 dynamic women and using a rigorous technique to transform them into community resource people. During the previous financial years, 52 village organizations were founded, each of which received community investment monies. Since April 2013, NRLM has started operating in the State with the an aim of improving and enhancing monetary support to low-income households with the objective of reducing poverty through community inclusion, the development of agencies and competence, wealth creation, the saturation strategy, the development of skills, and a variety of sustainable rural livelihood. The first phase of implementation has designated "Kandagaht (Solan), MandiSadar (Mandi), Nurpur (Kangra), Haroli (Una), and Basantpur (Shimla)" as Intensive Blocks; the other Non-Intensive Blocks will be addressed in phases over the following four years. Since the program's commencement, the state contribution is Rs. 333 lakh and the Center Government has approved Rs. 1492.11 lakh for the state. All BPL families in Himachal Pradesh will be first included by the NRLM, while all of the poorest and those on the verge of poverty will then be selected through a participatory detection phase and grouped into SHGs. These organizations have partnered with banks to provide microfinance. For the initial launch of their business, the Financial institution would provide every Self-help group Rs. 2-3 lakh at 7 percent interest. Based on the SHG's profitability, this loan might be extended up to Rs. 10 lakh. All women SHGs would be eligible for loans from Shimla and Mandi district's banks up to Rs 3 lakh at 7 percent interest. Additionally, these SHGs will get a 3 percent financial assistance as an interest subsidy if they repay their loans on time, bringing the effective rate of interest down to 4%. Lenders have connected with 6345 Self-help groups as of now, giving them credit totaling Rs. 59.09 crore as opposed to the aim of Rs. 148 crore. The Department has also distributed a Rs. 2.97 crore revolving fund to the organizations. The focus of the current financial year is on institutionalizing

and strengthening SHG capabilities. To take on the role of internal Community Resource Persons and to give the necessary support to the Self-help groups and local organizations, all involved women in the focused zone will be selected among the Participants and trained. At the moment, the focus is on institutional growth, information, and the advancement of human resources. Engaged women will receive instruction to become internal CRPs and bookkeepers.

Literature Review

G. Mula and S.C Sarker in their research paper "Impact of Microfinance on Women Empowerment: An Economic Analysis from Eastern India" conducted in 2013made an effort to evaluate how microfinance has empowered women. It happened in the Cooch Behar area of eastern India. The sample size was 48 groups of twelve blocks with 144 people total (four SHGs from each block). Pair wise t-tests and Impact Index analyses were used to evaluate the impact. According to the survey, the majority of participants were middle-aged and from Scheduled Caste farming households. The SHGs engaged in a range of income-generating pursuits. The findings demonstrated that after joining the SHG, members' economic empowerment indices, including income (65.39%), employment (78.94%), investment (66.25%), savings (120.02%), assets (32.44%), and consumption (5.12%), had improved. At the 1% level, the calculated t-values for economic indicators were significant. A multiple regression study revealed that investments, the emergence of new employment, and assets had a substantial influence on the members' income. These components made up 83% of the whole. Economic and social emancipation gains were determined to be worth 29.30 and 36.37, respectively. In a nutshell, it seems that SHG-based microfinance is a cutting-edge, action-oriented rural development strategy that might be utilized to capitalize on the gesture for the betterment of economic and social circumstances (Mulaand Sarker 5673-5684).

A Sahoo in his research paper "Self Help Group & Woman Empowerment: A Study on Some Selected SHGs" published in 2013stated that the SHGs have grown into a sizable movement in India in recent years. India has had success with Self-Help Groups (SHG) in empowering women and reducing poverty in both rural and urban regions. Many Indian women highly esteem the movement and credit it with raising their level of living. Nevertheless, women still do not have the amount of empowerment that is expected. The current study's objective is to assess SHGs' contributions to women's emancipation in the Cuttack District of Odisha. The primary objective of the study is to investigate the ways

in which SHGs mobilize funds, extend loans to individuals in need, collect loan repayments, and generate opinions among SHG members on an expansion of decision-making authority (Sahoo54-61).

L Phan in his research paper "Women's Empowerment and Fertility Changes" published in 2013 stated that the connection between women's empowerment and reproduction has received significant attention in studies on gender and development. It is believed that as women's standing rises, so will their chances of finding job and excelling in school, as well as giving them more power over choices. Such improvements in women's empowerment are expected to be followed by a decline in fertility. Regarding how changes in reproduction rates are influenced by the empowerment of women, several hypotheses have been put up. The precise effects of women's empowerment on fertility have not yet been determined. This study outlines four key mechanisms by which women's suffrage impacts their ability to conceive. Women's engagement in decision-making, female education, engagement in the lab our force and use of contraceptives by women in conjunction with population policy are four facets of women's empowerment that are commonly shown to have an impact on women's fertility. Both the empowerment of women and fertility are influenced by patriarchal cultural norms such as the demand for high fecundity and sons. Increases in women's empowerment are frequently linked to lower fertility rates, whereas decreases in women's empowerment and greater fertility are frequently linked to patriarchal cultural influences (Phan49-75).

D Kelleher in his research paper "Self- Help Groups and their Relationship to Medicine" published in 2013focused upon the interaction between chronic illness self-help organizations and the medical community as the main topic of his research. In order to do this, it will be necessary to question medical discourse and practice, as well as to play a larger role in promoting debate and change in the public sphere. This will entail determining whether self-help groups are a complement to medicine and the professional health care system, or if they are a part of a growing cultural challenge(Kelleher138-155).

A. Cornwall in his research paper "Women's Empowerment: What Works" published in 2013 stated that although women empowerment began as a radical movement in the 1980s, women's empowerment is now a prevalent problem in international development. Instead of emphasizing what development can accomplish for women, the story spends

the majority of its time emphasizing the instrumental improvements that women can achieve. Programs that are implemented on any surface are considered to be the equivalent of a highway in the development sector and may be used to empower people. Women's paths to freedom, whether they take them individually or collectively, are yet unclear. This article revisits early feminist literature on the subject of empowerment and looks at what helps to promote these trips using data from the multi-country Pathways of Women's Empowerment study effort(Cornwall 342-359).

K Sharma in his research paper "Towards Equality: A Journey of Discovery and Engagement." Published in 2017 made a review that synthesized findings from multiple studies, identifying key areas of empowerment influenced by self-help groups (SHGs), including economic, social, and political empowerment. The review emphasized the effectiveness of SHGs in providing women with credit access, promoting entrepreneurship, and enhancing income-generation activities. It also highlighted the positive impact of SHGs on women's decision-making abilities, social networks, and leadership skills. However, the review also acknowledged challenges faced by SHGs, such as limited resources, lack of awareness, and patriarchal norms that act as barriers to women's empowerment(Sharma 80-97).

B Sangvikaret al. in their research paper “Women Empowerment and Economic Development” published in 2019 discussed the features of entrepreneurial growth in India utilizing self-help groups (SHG). It is a fresh strategy for fostering entrepreneurship and generating employment. The growth and development of any nation and civilization depends on entrepreneurship. The majority of self-help firms functioning in India are run by women. It offers social equality, economic progress, and self-determination to its members. A self-help group is a small, unofficial, voluntary association of persons from similar socioeconomic situations. It makes it possible for people to become self-sufficient, independent, and dependent. Because they are more adaptable and informal, self-help groups are more imaginative and creative in how they work together to solve their common problems. Although India's unemployment rate is rising and impacts women more than men, self-help groups are encouraging women to start their own businesses, which has led to small increases in income and employment. The study's pilot participants were 240 members of self-help groups in India. They responded to a survey. A factor analysis was used to determine the advantages, and the study's findings reflect the operation, creativity, and difficulties of self-help group

entrepreneurship. The frequency, significance, and demography of entrepreneurial self-help organizations are also examined (Sangvikaret al 1051-1079).

M. K. Nikhitha & P Neermarga in their research paper "Review of the Functioning of SHG in the Context of Economic Development of the Women Members and its Impact on their Income" published in 2022 conducted a systematic review aiming to evaluate the empowerment outcomes of self-help groups (SHGs) in various contexts. Through an extensive analysis of the literature, the study identified several significant empowerment outcomes, which encompassed augmented income and savings, enhanced access to credit, improved decision-making capabilities, increased self-confidence and self-esteem, and the development of greater social capital. Their research underscored the significance of considering contextual factors and program design elements in shaping these empowerment outcomes. Consequently, this research paper offers a comprehensive overview of the diverse empowerment outcomes associated with SHGs, underscoring the necessity for tailored interventions to optimize their effectiveness (Nikhitha and Neermaarga567-599).

S. Zohra et al. in his research paper" Women's Participation in Household Decision Making and Justification of Wife Beating: A Secondary Data Analysis from Pakistan's Demographic and Health Survey" this study conducted in 2021stated that participation in Household decision-making Almost 88.7% of Indian women who are now married prefer to take part in important household decisions on their own heath, make significant purchases for the home, and pay visits to family members (Zohra S 10011-10014).

N. Kumariet al. in her research paper titled "Training and Marketing Channel as Determinant of Empowerment of Rural Self Help Group Women Members," written in 2021stated that the current study had 120 respondents who were chosen at random from the Bhiwani and Bawani Khera blocks of the Haryana state's Bhiwani district. According to the survey, the majority of respondents were underage, uneducated, and from nuclear households with a median number of children. 100% of the respondents participated socially and actively in one organization. With a weighted mean score of 2.00 and rank I, the training received score was greatest for revenue production. Loaning, dairy, and agricultural were next, rated II and III, respectively. In the same way, the "individual sale method of marketing" came out on top for marketing channels, followed by "group contacts with shopkeeper in village/nearby village," "group contacts with shopkeeper in

cities," and "group sale," in that order. Positive correlation was established between independent variables and marketing and training channels. It was fascinating to see that a very small proportion of respondents engaged in marketing and income-generating activities that were unsuccessful for them (N. Kumari, 37-42).

N. Kumar et al. in their research paper "The Impact of a Women's Self-Help Group Program on Household Economic Well-Being in India" published in 2022 stated that in many developing nations, microfinance organizations are a significant source of small-scale rural loans. Inconsistent and based on small-scale projects, data on the effect of India's now-common women-only savings and credit self-help groups (SHGs) on household expenditure and asset accumulation are available. In addition, nothing is known about how long impacts last at various scales. To analyze the effects of SHG participation on family spending and asset ownership, we use panel data on more than 2500 households from five Indian states. Over a four-year period, we find small but significant impacts of SHG involvement on household expenditure and livestock ownership. The effect of membership time is mild, suggesting that early benefits may fade as the program scales up, despite the small sample sizes that limit our ability to draw firm conclusions. The supporting data on routes is convincing, and related research demonstrates that SHG engagement enhances access to benefits, empowerment, and knowledge. Even while the direct effects of SHG participation might not be enough to close credit access disparities that the rural poor confront, effects via these other channels could increase the advantages of these organizations (Kumar 490-515).

Objectives

1. Study the socioeconomic characteristics of self-help group participants.
2. To examine self-help groups' internal workings and operations.
3. To study the rural women's attitudes about self-help organizations.
4. To know the influence of self-help groups on women's socioeconomic position.
5. To measure the level of empowerment gained via participation in self-help group.
6. To analyze the government's role to the promotion of self-help organizations.

Hypothesis

1. There is no significant difference between self-help groups' internal workings and operations.

2. There is no significant difference between rural women's attitudes about self-help organizations.
3. There is no significant difference between the influence of self-help groups on women's socioeconomic position.
4. There is no significant difference between the level of empowerment gained via participation in self-help groups.
5. There is no significant difference between the government's role in the promotion of self-help organizations.

Research Gap Identification

The state of Himachal Pradesh comprise 12 districts, but the present research is focused on the Bilaspur district only which has a population of 5,04,182 people in total (as per census of 2011). Out of 5,04,182 people, 287,620 are literate falling into 155,599 males and 132,021 females. In the entire state, 24500 self-help groups are functional as part of the National Rural Livelihood Mission (NRLM). In the Bilaspur district of Himachal Pradesh, 387 self-help groups are founded under the National Rural Livelihood Mission (NRLM), with 4051 women working in self-help groups and 31,830 women working as government employee as per the data available with Employment Exchange of district Bilaspur.

The Himachal Pradesh government has identified self-help groups (SHGs) as a feasible approach for addressing macro issues such as poverty and unemployment at the grass roots level. Women have joined self-help groups because they are unable to deal with a variety of issues such as household poverty, unemployment, and a low socioeconomic condition of life. SHG can assist women in starting self-employment projects. It is necessary to examine the role of SHG in empowering the women in Bilaspur district of Himachal Pradesh. Hence, the present study is undertaken with entitled "A Study of Women Empowerment through Self- Help Groups in District Bilaspur of Himachal Pradesh".

Although many research endeavors have been made to analyses the functioning and productivity of Self-help groups in the state but the study of these groups featuring the empowerment of women at large especially in the district of Bilaspur encompassing its tehsils has not been made so far. Therefore, the present research will focus on the role of Self-help groups which they are playing in making the women of district Bilaspur,

including its five tehsils, more reliant and analyze how these groups are becoming helpful in generating sources of income, developing leadership, entrepreneurship, thus gradually making the women of district Bilaspur, Himachal Pradesh self-dependent.

Proposed Methodology

A contextual framework for research sometimes referred to as the study of research technique, is a logical framework built on views, attitudes, and values that direct the choices made by researchers. It necessitates doing a theoretical analysis of the corpus of approaches and ideas connected to a certain field of study. A technique may not always be well suited to one of these approaches to addressing the study questions or objectives.

- **Methodology Research Study**

The systematic strategy used by the researcher is referred to as the research methodology for this study to carry out the inquiry in line with the study's objectives. It discusses why the specific research and sample design were chosen, as well as the data collection methods and tools employed, and how the data was processed once it was acquired from multiple sources.

- **Nature of the Research Study**

The research is descriptive in nature and aims to describe the characteristics of self-help groups, how they function, how group members interact, and how self-help groups affect women's empowerment, independent of whether women make free decisions. The researcher employed a mixed approach strategy to acquire accurate results that were in line with the study's objectives. The purpose of this strategy is to learn not only about the members' socioeconomic backgrounds, but also about their desires to join self-help organizations in order to improve their lives. The researcher collects and analyses both qualitative and quantitative data to discover an answer to the issue utilizing this technique.

- **Research Design**

A researcher may employ research design to plan the organization of their study. This research study employed a descriptive research method to provide a complete account of the many features of in the context of underprivileged women, women self-help organizations' impact on women empowerment indicators of women in Bilashpur, Himachal Pradesh. The study also discusses the link between self-help groups and the resources made available to these SHGs. The research also looks at government's

involvement and those of non-governmental groups in promoting these self-help groups, as well as the sorts of intervention and support they offer to women's self-help groups. The researcher's ability to employ a flexible research technique was judged crucial in order to analyses the discourse's multiple dimensions of women's SHGs and empowerment.

- **Sampling Design**

The process of selecting a representative sample from a broader population is known as sample design. It refers to the strategy or approach that the researcher will take in selecting things for the sample, as well as the quantity of items in the sample (the sample size). Regardless of whether probability or non-probability sampling approaches are utilized, the researcher in this study has the choice of picking an appropriate sample design based on the mixed method research study design.

- **Sampling plan**

The researcher will select gram panchayats in the Bilaspur District using a systematic sampling technique for this investigation. In order to collect 250 samples (appox.) from the target demographic, the researcher initially employed self-selection on the first sample and then added samples from every fourth gram panchayat. The researcher established a guideline requiring at least two years of self-help group activity after selecting the gram panchayats for the study and then utilized that rule to determine which self-help groups should be included and which should be excluded.

- **Selection of the Self-Help Groups**

Researchers will include 16 Gram Panchayats from the various Gram Panchayats in the studied region, as well as 16 self-help organizations that satisfied the standards for participation in the study by attaining the goal of 250 person's (approx.) samples, in the research study. When self-help groups are studied individually using this kind of sampling technique, the activities, roles, and accomplishments of the self-help groups may also be examined using a census method.

- **Respondent categories**

i. This category of respondents includes all members of each selected self-help group who are participating in activities that generate cash through self-help groups and have completed at least two years of group participation.

ii. This category of replies includes the president or secretary of each organization who oversees the operations of self-help groups.

- **Data Collection Sources, Methods, and Tools**

In this research project, the researcher will use both primary and secondary sources to acquire extensive information about self-help groups.

- **Primary Sources of Data**

The two above-mentioned responder groups will provide the primary data. The following methods were used to collect information from each category of respondent.

i. **Interview schedule – I**

The interview schedule is the most popular and favored form of data collecting. The researcher will conduct an interview schedule - I survey with category II respondents to gather information about the functioning, activities, difficulties, and potential income-generating activities of self-help groups.

ii. **Interview schedule – II**

Simply said, an interview schedule is a list of thoughtful questions intended to make it easier for interviewers, researchers, and investigators to collect information or data about a certain subject. It is also a face-to-face meeting in which the investigator gets information on the respondent's biography, difficulties, and opportunities. The researcher will use an interview schedule with category - I respondents to collect data on their socioeconomic profile, income-generating activities, self-help group program aspirations, members participation patterns, access to financial services, their household and group decision making capability, and other agencies and organizations that support their group, among other things.

- **Secondary Sources of Data**

Secondary data sources are essential in every research study because they give researchers with well-designed, ready-to-use material that allows them to get a deeper knowledge of an issue and provide a framework for developing a scientific research study. For relevant knowledge, the researcher will gather secondary data from a variety of sources about the issue in order to become familiar with the topic field. The secondary data sources are: Edited books, Research Articles published in Journals, Research Thesis from Shodh Ganga, National Rural Livelihood Mission Reports, Indian Census Data,

Online Portal of Government Agencies, NGOs Reports, Himachal Pradesh Census Reports, Newspaper Editorial, Documents of Various Government Departments, UN Reports on Women.

- **Processing and Analysis of Data**

The processing and analysis step of a research study is crucial, and it requires the researcher's undivided attention since if a mistake is made at this stage, the entire study's data 13 would be discarded. In order to avoid making mistakes, the researcher will take the following steps in this research study:

Data Modification After returning from fieldwork, the researcher reviewed raw data to identify and remedy mistakes and omissions. In addition, after all of the schedules were completed again, the researcher analyzed them to correct faults in the raw data.

- **Statistical Techniques**

One of the statistical techniques in the study will be a straight forward schedule survey frequency and percentage analysis. The researcher will also use range to reclassify some variables, and correlation analysis will be used to determine the relationship between variables.

Thesis Outline

Chapter 1:Introduction

Covers the introduction, the history of Self-Help Groups, their makeup, working techniques, and relationships with financial institutions, as well as their empowerment for long-term viability, research aims, and chapterization of the entire study.

Chapter 2: Literature Review

Deals with the literature review, the origins of self-help groups, what they do, how they operate, the importance of training, changing social norms and perceptions, and how Self-Help Groups increase women's influence over economic resources, as well as their participation in social, community, and political activities.

Chapter 3: Proposed Methodology

Discuss the study's research methodology. This chapter covers the sampling process, total sample size, data sources, methods and tools for gathering data, as well as the processing and preliminary analysis of data.

Chapter 4:Result and Discussion

Discusses the creation of Self-help groups, their tasks, and how they operate. Data processing and interpretation are discussed in.

Chapter 5: Summary and Conclusion

It includes data tabulation, results of numerous analyses, and pertinent charts and diagrams, among other things.

Chapter 6:References

In this chapter, MLA Handbook 9th edition will be followed for in-text citations and citing proper references.

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CERTIFICATE

(SYNOPSIS APPROVAL CERTIFICATE)

This is to certify that the Synopsis for Ph.D. Thesis titled, **"A Study of Women Empowerment through Self-help Groups in district Bilaspur of Himachal Pradesh"**, submitted by **Mr. Shakti Chand** to the Career Point University, Hamirpur (H.P.), India in partial fulfillment of the requirements of the degree of **DOCTOR OF PHILOSOPHY** in the Division of Language, Journalism and Social Sciences, School of Management and Liberal Arts has been approved by the Research Advisory Committee (RAC) after an oral examination of the student on dated 17th June, 2023.

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